

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: MARK J. LAARVELD	§	Case No. 07-70048
URSULA A. LAARVELD	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2007.
- 2) The plan was confirmed on 07/25/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2009.
- 5) The case was dismissed on 01/08/2010.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,867.33.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 8,336.44	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 8,336.44

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,862.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 583.42	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,445.42
Attorney fees paid and disclosed by debtor:	\$ 600.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICE OF CROSBY &	Lgl	3,000.00	3,462.00	3,462.00	2,862.00	0.00
EMC MORTGAGE CORPORATION	Sec	7,000.00	8,029.56	200.78	200.78	0.00
EMC MORTGAGE CORPORATION	Sec	2,000.00	1,156.28	28.91	28.91	0.00
GREAT BANK ALGONQUIN	Sec	2,000.00	3,425.00	2,000.00	1,858.23	325.40
GREAT BANK ALGONQUIN	Uns	1,544.00	1,158.47	2,583.47	0.00	0.00
DEPARTMENT OF THE TREASURY	Pri	0.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Uns	3,190.00	NA	NA	0.00	0.00
ADVANCE CASH EXPRESS	Uns	1,440.00	400.00	400.00	0.00	0.00
ALLIED INTERSTATE, INC.	Uns	2,530.24	NA	NA	0.00	0.00
APPLIED CARD BANK	Uns	10.00	NA	NA	0.00	0.00
BANKCARD CENTER	Uns	10.00	NA	NA	0.00	0.00
CAP ONE BK	Uns	2,560.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	944.00	984.81	984.81	0.00	0.00
COLLECTION CO AMERICA	Uns	207.00	NA	NA	0.00	0.00
B-LINE LLC	Uns	1,267.00	1,267.78	1,267.78	0.00	0.00
ELECTRICK	Uns	1,350.00	NA	NA	0.00	0.00
CHARMING SHOPPES	Uns	507.00	507.44	507.44	0.00	0.00
FIRST CONSUMERS NATIONAL	Uns	1,118.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HEIGHTS FINANCE	Uns	1,455.00	2,174.21	2,174.21	0.00	0.00
HEIGHTS FINANCE	Uns	318.85	276.49	276.49	0.00	0.00
MONITRONICS INTERNATIONAL	Uns	465.38	NA	NA	0.00	0.00
NICOR GAS	Uns	14.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	500.00	1,300.00	1,300.00	0.00	0.00
ROCKFORD MERCANTILE	Uns	500.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	300.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	1,874.00	1,823.30	1,823.30	0.00	0.00
SALLIEMAE	Uns	1,924.68	NA	NA	0.00	0.00
CREDITORS BANKRUPTCY	Uns	656.00	656.56	656.56	0.00	0.00
T-MOBILE	Uns	102.22	NA	NA	0.00	0.00
THOMAS RUSSELL	Uns	507.44	NA	NA	0.00	0.00
VALENTINE & KEBARTAS, INC.	Uns	428.21	NA	NA	0.00	0.00
AFNI/VERIZON WIRELESS	Uns	289.38	702.68	702.68	0.00	0.00
WASHINGTON MUTUAL CARD	Uns	3,190.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Uns	290.40	NA	NA	0.00	0.00
NATIONAL CAPITAL	Uns	0.00	646.51	646.51	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	2,756.30	2,756.30	2,477.70	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	117.35	117.35	0.00	0.00
CREDITORS BANKRUPTCY	Uns	0.00	267.70	267.70	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 229.69	\$ 229.69	\$ 0.00
Debt Secured by Vehicle	\$ 2,000.00	\$ 1,858.23	\$ 325.40
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 2,229.69	\$ 2,087.92	\$ 325.40
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,756.30	\$ 2,477.70	\$ 0.00
TOTAL PRIORITY:	\$ 2,756.30	\$ 2,477.70	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 13,708.30	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,445.42	
Disbursements to Creditors	\$ 4,891.02	
TOTAL DISBURSEMENTS:		\$ 8,336.44

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/23/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.